

**Information to identify the case:**

Debtor 1	<u>Alina B Bertram</u>	Social Security number or ITIN	xxx-xx-0585
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	12-22433-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Alina B Bertram

12/4/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Alina B Bertram  
DebtorCase No. 12-22433-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 34

Date Rcvd: Dec 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2019.

db +Alina B Bertram, 11 Starboard Way, Waretown, NJ 08758-1932  
aty +Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,  
Mountainside, NJ 07092-2315  
513045210 +Barclays Bank Delaware, Attention: Bankruptcy, Po Box 1337, Philadelphia, PA 19105  
513045215 +Eichenbaum & Stylianou, LLC, 10 Forest Avenue Suite 300, PO box 914,  
Paramus, NJ 07653-0914  
513045218 Mark S. Kancher, Esq., The Kancher Law Firm LLC, Grove Professional Plaza,  
Haddonfield, NJ 08033  
513045219 +Mendenhall & Associates, 1417 N. Semoran Blvd, Suite 108, Orlando, FL 32807-3555  
513351444 +MidFirst Bank, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,  
Mountainside, NJ 07092-2315  
513045220 +Midland Mortgage Company/Mid First Bank, Attention: Bankruptcy, Po Box 26648,  
Oklahoma City, OK 73126-0648  
513045221 +National Credit Adjust, Po Box 3023, Hutchinson, KS 67504-3023  
513045222 +Sun National Bank, 226 Landis Av, Vineland, NJ 08360-8142  
513045223 +The CBEGroup, Inc, Payment Processing Center, PO Box 2695, Waterloo, IA 50704-2695

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 04 2019 23:44:59 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 04 2019 23:44:56 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr +EDI: WFFC.COM Dec 05 2019 04:18:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S,  
1451 Thomas Langston Road, Winterville, NC 28590-8872  
513045211 EDI: CITICORP.COM Dec 05 2019 04:18:00 Citibank Usa,  
Citicorp Credit Services/Attn: Centraliz, Po Box 20363, Kansas City, MO 64195  
513854284 EDI: RECOVERYCORP.COM Dec 05 2019 04:18:00 Capital Recovery V, LLC,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120,  
Miami, FL 33131-1605  
513045212 +E-mail/Text: bankruptcy@culsllc.com Dec 04 2019 23:45:06 Credit Union Loan Sour,  
5036 Clark Howell, College Park, GA 30349-6064  
513076130 +EDI: TSYS2.COM Dec 05 2019 04:18:00 Department Stores National Bank/Macys,  
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
513067812 +EDI: DISCOVER.COM Dec 05 2019 04:18:00 Discover Bank, DB Servicing Corporation,  
POB 3025, New Albany Ohio 43054-3025  
513045213 +EDI: DISCOVER.COM Dec 05 2019 04:18:00 Discover Fin, Attention: Bankruptcy Department,  
Po Box 3025, New Albany, OH 43054-3025  
513045214 +EDI: TSYS2.COM Dec 05 2019 04:18:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
513119951 EDI: RMSC.COM Dec 05 2019 04:18:00 GE Capital Retail Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
513045216 +EDI: RMSC.COM Dec 05 2019 04:18:00 Gecrb/qvc, Po Box 965005, Orlando, FL 32896-5005  
513045217 +EDI: RMSC.COM Dec 05 2019 04:18:00 Gemb/JC Penny, Attention: Bankruptcy, Po Box 103104,  
Roswell, GA 30076-9104  
513153996 EDI: JEFFERSONCAP.COM Dec 05 2019 04:18:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617  
513153996 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Dec 04 2019 23:45:10 Jefferson Capital Systems LLC,  
PO BOX 7999, SAINT CLOUD MN 56302-9617  
513090662 +E-mail/Text: bknotice@ncmlc.com Dec 04 2019 23:45:06 National Capital Management, LLC,  
agent for GE Capital Retail Bank, 8245 Tournament Drive, Suite 230,  
Memphis, TN 38125-1741  
513287219 +EDI: OPHSUBSID.COM Dec 05 2019 04:18:00 OAK HARBOR CAPITAL VI, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
513886051 +EDI: PRA.COM Dec 05 2019 04:18:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
513886050 +EDI: PRA.COM Dec 05 2019 04:18:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
513080785 EDI: Q3G.COM Dec 05 2019 04:18:00 Quantum3 Group LLC as agent for,  
World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788  
513294299 EDI: RECOVERYCORP.COM Dec 05 2019 04:18:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
513135140 +E-mail/Text: bankruptcy@culsllc.com Dec 04 2019 23:45:06 The Credit Union Loan Source, LLC,  
1669 Phoenix Pkwy, Ste 110, College Park, GA 30349-5462  
513045224 +EDI: WFNNB.COM Dec 05 2019 04:18:00 Wfnnb/tsa, Attention: Bankruptcy, Po Box 182686,  
Columbus, OH 43218-2686  
513045225 +EDI: WFFC.COM Dec 05 2019 04:18:00 Wfs Financial/Wachovia Dealer Services, Po Box 3569,  
Rancho Cucamonga, CA 91729-3569

TOTAL: 24

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 34

Date Rcvd: Dec 04, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,  
Mountainside, NJ 07092-2315  
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Mountainside, NJ 07092-2315  
aty\* +Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,  
Mountainside, NJ 07092-2315  
cr\* +Sun National Bank, 226 Landis Avenue, Vineland, NJ 08360-8142  
513273358 ##Sun National Bank, PO Box 849, Vineland, NJ 08362-0849

TOTALS: 0, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 06, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor MidFirst Bank bankruptcynotice@zuckergoldberg.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer  
Services; successor by merger to Wells Fargo Dealer Services, Inc., f/k/a Wachovia Dealer  
Services, Inc. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin S. Quinlan on behalf of Debtor Alina B Bertram ksquesqct@comcast.net,  
ksquesqct@gmail.com/r55119@notify.bestcase.com  
Mark S. Kancher on behalf of Creditor Sun National Bank mkancher@kancherlawfirm.com,  
rkennedy@kancherlawfirm.com

TOTAL: 6